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S L & W LLP

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EXHIBIT D

Type a plus sign (+) inside this box → **DECLARATION**

Page 2

I hereby claim the benefit under Title 35, United States Code §120 of any United States application(s), or §365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT International application numbers are listed on a supplemental priority sheet attached hereto.

As a named Inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Firm Name  Customer Number or label  
 OR  
 List attorney(s) and/or agent(s) name and registration number below:

Name	Registration Number	Name	Registration Number

Additional attorney(s) and/or agent(s) named on a supplemental sheet attached hereto.

Please direct all correspondence to:  Customer Number or label  OR  Fill in correspondence address below

Name Michael James Picciallo  
 Address 50 Carlyle Drive  
 Address  
 City Bayville  
 Country USA State New Jersey ZIP 08721

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor:

 A petition has been filed for this unsigned Inventor

Given Name	Michael	Middle Initial	J	Family Name	Picciallo	Suffix e.g. Jr.
Inventor's Signature	<i>Michael J Picciallo</i>				Date	4/10/96

Residence: City	Bayville	State	NJ	Country	United States	Citizenship
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Post Office Address	50 Carlyle Drive					
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Post Office Address						
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City	Bayville	State	NJ	Zip	08721	Country	United States	Applicant Authority
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<input type="checkbox"/> Additional Inventors are being named on supplemental sheet(s) attached hereto								
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What I claim as my invention is identifiable as the Allowance Card, a card which is used in a similar manner as a credit card, however, monetarily backed by a parent, guardian, custodian etc., who can authorize US dollar amounts and transaction amounts to be transferred to the Allowance Card, and the parent, guardian, custodian, would have full financial control over the holder of the Allowance Card, that they have requested from their primary credit card company, always stipulated in writing or a recorded message.

Michael J. Picciallo  
Sole Inventor  
Allowance Card

ALLOWANCE CARD

TOP VIEW

+  
Bottom View

---

Thickness of CARD TOP view  
+ Bottom view looking at  
edges.

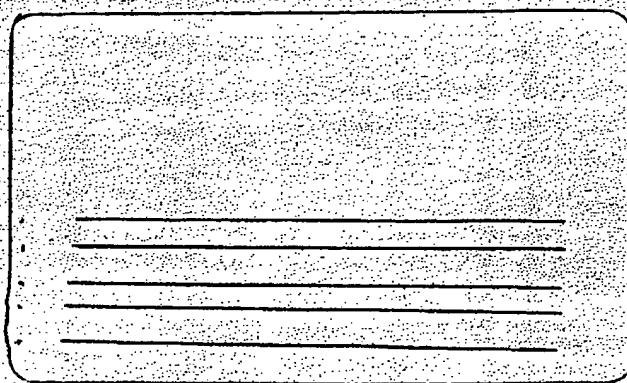
Approximately  $\frac{1}{16}$ th thickness.

allowance CARD

FRONT VIEW

3  $\frac{3}{8}$  inches long

2  $\frac{1}{8}$   
inches  
high



Accident # line  
Expiration dates line  
Name of user line

Front View, Same size of Credit  
CARDS nationally used. Plastic flexible  
by nature.

## FOLLOWANCE CARD

## BACK VIEW

3  $\frac{3}{8}$  inches long2  $\frac{1}{8}$   
inches  
High

Back view, same size of Credit  
CARDS nationally used. Plastic  
Flexible by nature.

Magnetic ID strip 1.

3  $\frac{3}{8}$  inches long 1.4  $\frac{1}{8}$  inches wide 1.

2. Signature strip for user  
Acct number printed on  
tape 2  $\frac{1}{4}$  (0.97)  $\frac{1}{8}$  each wide.

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